

ARIZONA STATE RETIREMENT SYSTEM (ASRS) LONG TERM DISABILITY (LTD) PROGRAM

Answers to Frequently Asked Questions

What are my LTD benefits?

After being off work for six months due to your disability, eligible employees will receive benefits under the Arizona State Retirement System's Long Term Disability (LTD) Income Plan equal to 66 ⅔ percent of your monthly earnings.

Because the LTD plan is partially funded by ASRS, 50 percent of any benefits you receive will be subject to taxes.

When will I receive my LTD payments?

ASRS and VPA, Inc., the plan administrator, want you to receive the LTD benefits for which you may be eligible as quickly as possible. Claim processing timeframes vary depending on what additional information is needed in order to make a decision. VPA tries, whenever possible, to make a claim determination within 90 days of receipt of your application. If this is not possible, you will be notified of the delay, what information is needed and when we anticipate a decision will be made.

Once your LTD claim has been approved, your benefits will be mailed directly to your home on a monthly basis.

Who do I call if I do not receive my check or if I have questions about my payment?

Call **VPA** at (800) 495-9301 if you have *any* questions about your LTD payment.

What if I have questions about the amount of my LTD payment?

The *actual* amount of your LTD paycheck is determined by two factors.

- VPA determines your LTD benefit based on your eligible pay, which is provided by your employer.
- VPA withholds all applicable taxes and offsets (i.e., Social Security, Workers' Compensation, etc.) from your LTD payment to arrive at the *actual* amount of benefit you receive in your check. VPA can tell you how your LTD benefit was calculated.

How can I check the status on my claim?

Once VPA has received your completed claim packet, you can call VPA's automated voice response unit at (800) 495-9301 24 hours a day, seven days a week, to check the status of your claim. You simply need to enter your Social Security number and year of birth in order to hear information on your claim. If, after listening to the voice response unit, you still have questions on your claim, you can speak to a Customer Service Representative between the hours of 5 a.m. and 5 p.m. Pacific Standard Time, Monday through Friday.

You can also check the status of your claim and get payment information 24 hours a day, seven days a week, at VPA's Web site, www.VPAinc.com. In order to use the Web site, you'll need your claim number (which you can get by calling VPA or by looking at the "Explanation of Benefits" portion of your benefit check). Then you can log on to the "Employee" section of the Web site and create a log-in ID and password for your claim. This allows secured access to your claim information.

What do I have to do during my disability?

You have a very important role in the LTD process. After all, it's your health and your income we're talking about here. To ensure you receive all of the LTD benefits to which you are entitled, you must:

- Complete, sign and return the initial claim packet to VPA as soon as possible.
- See your physician on a regular basis and have your physician complete any Disability Progress Reports that VPA sends you.
- Stay in touch with VPA and provide information as requested.

What happens if VPA cannot get information from my physician?

If VPA does not receive objective clinical information from your physician that supports your disability, your LTD claim **cannot** be approved. If your physician refuses to complete forms at any point during your LTD claim, contact VPA for assistance.

When do my LTD benefits end?

Your LTD payments end on the earliest of the following dates. Benefits will not be payable beyond:

- The date you are no longer considered totally disabled under the plan.
- The date you are no longer under the direct care of a physician or you do not provide requested satisfactory evidence of your continuing disability upon request from VPA.
- The later of the following:
 - ❖ Your normal retirement date;
 - ❖ The month following 60 months of payments, if your disability occurs before age 65;
 - ❖ The month following attainment of age 70, if your disability occurs at age 65 but before age 69;
 - ❖ The month following 12 months of payments, if your disability occurs at or after age 69.
- The date you begin to receive retirement benefits or disability retirement benefits under the ASRS plan or from any other retirement plan established by state law.
- The date you withdraw employee contributions with interest and cease to be a participant in the ASRS plan.

**Please Read The ASRS Long-Term Disability Brochure or
Call VPA at (800) 495-9301 If You Have Additional Questions**